Editor's Introduction

Internet and information technology has become an integral part of human life. More and more interaction and commercial transactions are conducted through the Internet, creating more and more issues worthy of our attention. In this *MISR* issue we are delighted to present four research papers. The research papers in this issue concern about the following issues: the role of teacher and student in the E-learning environment, the impact of operational criteria on customer satisfaction and loyalty in e-commerce environments, the demographic differences and internet banking acceptance, and the secure password-based authentication protocol to thwart online dictionary attacks. The summaries of the four papers are as follows.

Chia-Ping Yu and Chia-Yu Chang in their paper "Using Grounded Theory to Redefine the Role of Teacher and Student in the E-learning Environment" discuss the roles of teacher and student and the interaction between them in the learning environment. Eight teachers and twenty-nine students with experience of using the E-learning system were interviewed. Based on the interview results and grounded theory, the study presented the role of teacher and student and constructed an interactive model. Utilizing a technological frame model, also examined were the discrepancies in the roles of teacher and student between the E-learning environment and the traditional learning environment. The contribution of this study is to help teachers and students who wish to play a part in the E-leaning environment to become aware of the different expectations of each party. Moreover, the study assists both teachers and students in recognizing what they can do in the E-learning environment to minimize the risk of role conflict and role ambiguity.

Ramakrishnan Ramanathan in his paper "The Impact of Operational Criteria on Customer Satisfaction and Loyalty in E-commerce Environments: An Exploratory Study of Customer Ratings and Risk" explores the moderating role of risk on the relationships between performance of websites in terms of various operational criteria and their ability to win customers. This study uses data from online ratings of customers of 538 websites. Using canonical correlation analysis, the study found evidence of the moderating role of risk on the importance of product-specific criteria, but not on the importance of service-specific criteria. This study also found that risk does not play a significant role on the relationships between pre-purchase and post-purchase criteria and customer satisfaction/loyalty.

Honglei Li, Min Mei Lai, and Vincent S. Lai in their paper "Demographic Differences and Internet Banking Acceptance" contribute to additional understanding of TAM's validity in Internet banking acceptance. Although some user profile variables

have been examined in technology acceptance research, there has been little research investigating the new roles of these profile variables in the dynamic technology environment. The objective of this study is to profile adopters of Internet banking system and evaluate the impacts of these profiles on technology acceptance. The authors are interested in exploring how sex, age and IT competency influence Internet banking system use. TAM was applied to guide the evaluation of Internet banking acceptance behaviors.

Sandeep K. Sood in his paper "Secure Password Based Authentication Protocol to Thwart Online Dictionary Attacks" proposes a secure password based authentication protocol in which the computation efforts required from the attacker during login onto the web server increases with each login failure. The concept used in this paper is to combine traditional password authentication with a challenge that is easy to answer by the legitimate client and the computational cost of authentication increases for an attacker with each login failure. Therefore, even the automated programs cannot launch online dictionary attacks on the proposed protocol. This protocol provides better protection against different types of attacks launched by the attacker. The proposed protocol is easy to implement and it removes some of the deficiencies of previously suggested password-based authentication protocols.

We would like to thank all the authors and reviewers for their collaborative efforts to make this issue possible. We hope the new bilingual format of paper submission would make this journal an attractive knowledge exchange platform for both Chinese and non-Chinese authors. Please render us your continuous support and submit your papers to MISR. Finally, to our loyal readers around the world, we hope you find the contents of the papers useful to your work or research.

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